



*Strength Through Change.*



# About WSFS Financial Corporation

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WSFS Financial Corporation is a multi-billion-dollar financial services company. Its primary subsidiary, WSFS Bank, is the oldest and largest locally managed bank and trust company headquartered in the Greater Philadelphia and Delaware region. As of December 31, 2020, WSFS Financial Corporation had \$14.3 billion in assets on its balance sheet and \$24.2 billion in assets under management and administration. WSFS operates from 112 offices, 89 of which are banking offices, located in Pennsylvania (52), Delaware (42), New Jersey (16), Virginia (1) and Nevada (1) and provides comprehensive financial services including commercial banking, retail banking,

cash management and trust and wealth management. Other subsidiaries or divisions include Arrow Land Transfer, Cash Connect®, Cypress Capital Management, LLC, Christiana Trust Company of Delaware®, NewLane Finance®, Powdermill® Financial Solutions, West Capital Management®, WSFS Institutional Services®, WSFS Mortgage®, and WSFS Wealth® Investments. Serving the Greater Delaware Valley since 1832, WSFS Bank is one of the ten oldest banks in the United States continuously operating under the same name. For more information, please visit [wsfsbank.com](https://www.wsfsbank.com).

## Our Foundation

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### MISSION

*We Stand For Service®*

### VISION

We envision a day when everyone says, "I can't imagine a world without WSFS."

### STRATEGY

Engaged Associates, living our culture, making a better life for all we serve.

### VALUES

At WSFS we:

Do the right thing • Serve others  
Are welcoming, open and candid • Grow and improve

## Financial Highlights

(Dollars in millions)

### At December 31,

	2020	2019	2018
Total assets	\$ 14,334	\$ 12,256	\$ 7,249
Net loans, including held for sale	\$ 8,993	\$ 8,508	\$ 4,889
Deposits	\$ 11,857	\$ 9,587	\$ 5,640
Stockholders' equity	\$ 1,792	\$ 1,850	\$ 821
Nonperforming assets to total assets	0.42%	0.32%	0.66%
Number of offices	112	118	76

(Dollars in thousands, except earnings per share data)

### For the years ended December 31,

	2020	2019	2018
Net income*	\$114,774	\$ 148,809	\$ 134,743
Diluted earnings per common share*	\$ 2.27	\$ 3.00	\$ 4.19
Return on average assets*	0.87%	1.30%	1.92%
Return on tangible common equity*	9.68%	13.48%	23.72%

\*Year-over-year comparability impacted by certain one-time items discussed in our Annual Report on Form 10-K

## Core Highlights

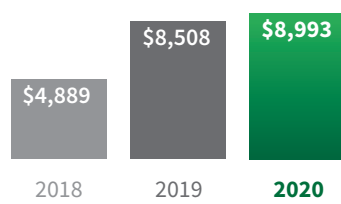
(Dollars in thousands, except earnings per share data)

### For the years ended December 31,

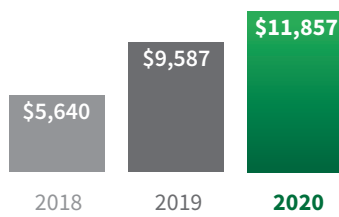
	2020	2019	2018
Adjusted net income**	\$ 96,648	\$ 185,104	\$ 114,307
Diluted earnings per common share**	\$ 1.91	\$ 3.74	\$ 3.55
Return on average assets**	0.74%	1.61%	1.63%
Return on tangible common equity**	8.26%	16.61%	20.18%

\*\*Excludes certain one-time items discussed in our Annual Report on Form 10-K

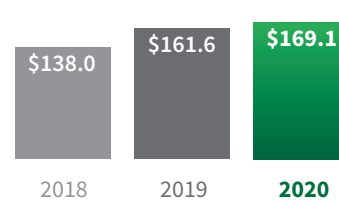
### Net Loan Growth



### Deposit Growth



### Core Fee Income Growth<sup>†</sup>



(Dollars in millions)

<sup>†</sup> Excludes securities gains, and realized/unrealized gains on equity investments, net

## Letter from Management



Together, our Associates proved again that they are the best in the business, **showing their ability to adapt and become stronger through significant change.**

Rodger Levenson  
Chairman, President & Chief Executive Officer

### To our Associates, Customers, Owners, Community Partners and Friends:

For almost 200 years, our values and entrepreneurial spirit have guided us through economic cycles and helped us overcome adversity.

Almost everything about 2020 was unprecedented and unexpected, bringing change that none of us could have imagined or planned for. Together, we charted our path forward, navigated the “unknown” and delivered strong results. Our mission, **We Stand for Service**, was our North Star as we stepped up to serve our Customers, Communities, and each other. We did it our way, the WSFS way. I am incredibly proud of our team and how they adapted to the ever-changing circumstances of the past year. **Through hard work, resilience and genuine caring we learned, we grew, and our Company became stronger.**

In this challenging year, we delivered strong operating results. We achieved a full-year core ROA of 0.74%, core ROTCE of 8.26% and core EPS of \$1.91. Our performance reflects the engagement of our Associates, the strength of our franchise and our diverse revenue streams. **We are well positioned, with a positive outlook as we enter 2021.**

### “Business as Usual” During Unusual Times

As the largest, locally headquartered bank in the Greater Philadelphia and Delaware region, we feel a heightened sense of responsibility to provide stability and to be there for our Communities as things change around us. The safety, health and wellbeing of our Associates is our top priority and we make our decisions through that lens. We were the first bank in our market to close our Retail branch lobbies and serve Customers via our drive-thrus; our 600+ “public facing” Associates continued to serve “as usual” albeit in an unusual way. At the same time, 1,200+ Associates transitioned from working onsite to working remotely and our “new usual” began to settle in. Our investment in our culture of engagement and technology paid dividends as we stayed connected, and “got things done” in a virtual, collaborative environment. I never imagined that such a significant segment of our organization would be working remotely and yet, they were, and we executed very well.



### Our front-line Retail Associates and our Contact Center Associates are our “first responders.”

They embrace the challenge to serve Customers in new ways, accepting business loan applications via the drive-thru, setting up tables and chairs in parking lots for socially distanced mortgage loan closings, facilitating “curb side” transactions as Customers wait in their cars for receipts. Our Associates are always looking for new ways to assist while respecting all safety and health protocols.

In March, the first phase of the Paycheck Protection Program (PPP) launched, and we quickly mobilized hundreds of our Associates, who dedicated thousands of hours to help more than **5,000 Customers obtain nearly \$1 Billion in PPP funding, protecting an estimated 100,000 jobs in our market.**

As always, we’re standing by local organizations who are working hard to help our neighbors. In addition to our planned 2020 contributions, we donated \$300,000 for COVID-19 relief programs, gifted Chromebooks, valued at \$35,000, for students learning remotely throughout Delaware, Pennsylvania, and New Jersey, and bolstered our commitment to the WSFS Community Foundation by \$3 million. For more information, please read our Environmental, Social and Governance report located under the investor relations section of our website.

## Strength Through Transformation

**Throughout the year, we continued to make a significant investment in our franchise.** Our Delivery Transformation efforts focused on projects that will allow us to better serve our Customers, while creating ease-of-use and efficiencies for our Associates. In 2020, four key programs were implemented: we expanded our Customer feedback platform to optimize Customer insights; launched electronic signatures to achieve our paperless goals; kicked off a program to personalize Customer messaging and offerings; and relaunched our loan onboarding and origination platform to offer better workflows for our Associates and faster, more efficient funding for our Customers. In addition, we initiated a long term contract with a CRM provider and began an enterprise wide rollout. In 2021, we will build on these important projects with further enhancements to our digital platforms.

### Our WSFS culture and strategy are uniquely linked and equally important to our success.

Our strategy begins with our Associates; attracting, engaging, and retaining top talent fuels our business model and connects us to the Communities we serve. **We grew talent across the organization, adding needed talent in key areas.** To optimize our market position in the region and leverage new business opportunities, we welcomed nine seasoned relationship managers to our Commercial Banking team in 2020. These experienced, local bankers with deep knowledge of the market and a track record of growing consumer and business relationships bring valued experience to WSFS and strengthened our bench.

In 2020, we also welcomed two high-profile leaders to our Executive Management Team. Michael Reed was named Executive Vice President and Chief Risk Officer in the spring of 2020. He leads our Risk Management Division with responsibility for credit risk management, enterprise risk management, real estate services, asset recovery, compliance, internal audit, legal, loan review and our regulatory relationships.



Michael Conklin joined our Executive Management Team in August as Executive Vice President and Chief Human Resources Officer. Michael is leading our talent transformation initiative and is developing people-centered strategies for succession, inclusion, learning and development, human sigma, wellbeing, compensation, and community partnerships. He oversees our culture strategy and is the executive sponsor for our diversity, inclusion, and equity initiatives.

They each bring years of learnings, experiences and fresh perspectives to our organization and are positioning us well for the future.

*Continued on Page 6.*



## Learning Through Change

Engaged Associates are fundamental to our success as they continue to outperform and set us apart. In 2020, we were named a Top Workplace in Philadelphia and Delaware. **We were also named a 2020 Culture Transformation Award winner by Gallup.** WSFS was honored to be selected as one of only two companies nationwide to receive this award in its inaugural year.

Our 2020 Gallup Associate Engagement Survey continues to place us solidly in the Top Quintile in Gallup’s global database. We also received numerous other honors, including being named to Forbes’ Best Banks lists, and the fourth best overall bank in Bank Director’s 2021 Ranking Banking study, while also placing first in the Best Board and Best Technology Strategy categories. These recognitions reflect the value of our strategy in motion: Engaged Associates, living our culture, making a better life for all we serve.

As the economy recovers and vaccinations are more readily available, we’re developing our “Future Forward” plan to transition from working remotely to a blend of onsite and remote work. While Associates have demonstrated their ability to work remotely, productively and effectively, we are reminded that a key tenet of our culture is collaboration and being together to support each other and our Customers. Our Associates are the “secret sauce” that drives our success and makes WSFS so special. With much thought and care, we will roll out a phased approach to engage our Associates. Our Future Forward plan is less about where we work, rather more about how we work and serve together.

## Thank You!

I want to again thank the Board of Directors for their guidance and support as we navigated 2020 and now as we move forward into 2021. I would also like to welcome Nancy J. Foster, President and Chief Executive Officer of The Risk Management Association, to our Board. Nancy brings a broad range of experience in commercial banking, risk management, lending, and business transformation. Consistent with our Board succession practices and philosophy of ongoing refreshment, we welcome new Directors to our Board. Nancy’s insights, perspectives and experiences further strengthen our Board of Directors.



**A very special thank you goes to Skip Schoenhals for his more than 30 years of service.** “We wouldn’t be here without Skip” has echoed through our halls for decades. And that is 100 percent true. Who Skip

is and what he stands for permeates throughout our organization. Resiliency. Loyalty. Tenacity. Adaptability. Strategic Leadership. His footprints will forever be etched in our history and we will serve in honor of his unrivaled legacy. Skip, you’re the reason our doors are open today and we are forever grateful to you for that. Learn more about our celebration for Skip and his service in the View from the Boardroom letter.

**Together, our Associates proved again that they are the best in the business, showing their ability to adapt and deliver strong results amidst significant change.**

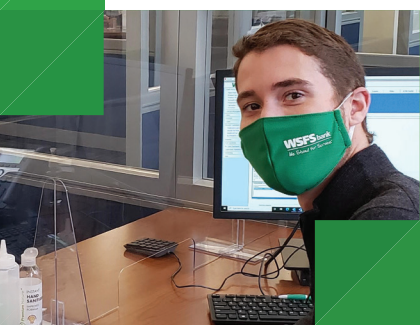
I want to thank them again for all they do every day. And thanks to our Customers and shareholders for your unwavering support.

WSFS has always been a very resilient organization. As we have shown throughout our history, we have emerged from 2020 as a stronger Company and are better positioned to serve for many years to come. We are very pleased about our recent announcement to combine with Bryn Mawr Trust—one of the premier locally-headquartered bank and wealth management companies in our region. You can find more information about this compelling combination in the Investor Relations section of our website.

On behalf of all our WSFS Associates and your Executive Management Team, thank you for standing with us through 2020 and serving alongside us in 2021!

Rodger and Team

*[Handwritten signatures of Rodger and Team members]*



# Commitment to Community

In addition to our planned giving for 2020, WSFS responded to the pandemic by supporting our Communities through new initiatives, including:

## \$300,000

in grants to 21 local non-profits.

## \$35,500

to provide technology devices in support of online learning.

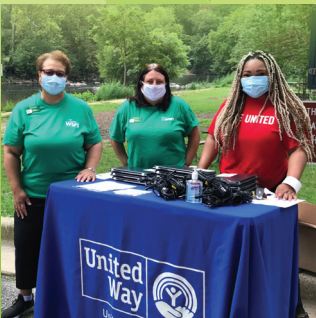
## \$200,000

in relief grants for small businesses.

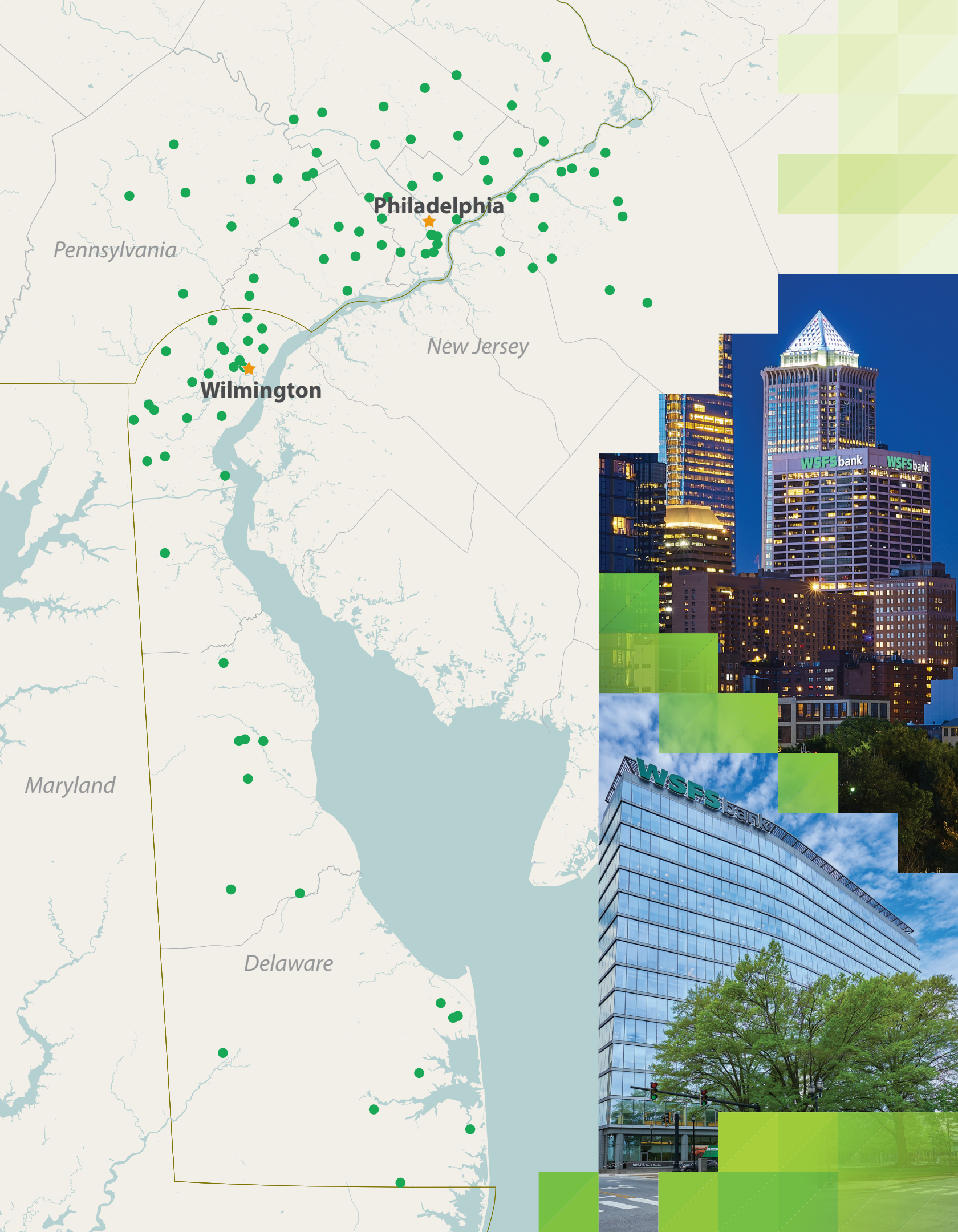
## \$650,000

for small business micro-loan recovery programs, in partnership with four local banks.

To learn more about our commitment to the Communities we serve, please refer to the Environmental, Social, and Governance Report, available on the Investor Relations section of [wsfsbank.com](http://wsfsbank.com).







Pennsylvania

Philadelphia

New Jersey

Wilmington

Maryland

Delaware



## A View from the Boardroom—Volume IX



Through our regular discussions with each Director and with the team, **we have worked to emphasize the continuing importance of maintaining our entrepreneurial decision-making as we gain scale.**

Eleuthère I. du Pont  
Lead Independent Director

### Dear fellow WSFS Owners:

#### **It's been an honor and privilege to serve you as Lead Director in WSFS' Boardroom for the last five years.**

During this time together we have grown significantly as a result of organic growth and several business combinations, enhancement of our physical and online presence and additions of significant talent to the Board and management teams through thoughtful and well executed succession plans. While no one could have anticipated the current global pandemic, I am proud to say your community bank and dedicated leadership team continue to be focused on what matters: **engaged Associates delivering stellar service and stellar results.**

### Skip's Legacy

**While we continue to lead and grow, 2021 brings another year of significant transition for us.** After over 30 years with WSFS, Skip Schoenhals will be stepping aside for his well-deserved retirement. We wish him a heartfelt congratulations and thank you for all he has done over the last three decades.

When Skip first became CEO in 1990, WSFS had approximately \$1.5 billion in assets with an extremely challenged outlook. The incredible team of CG Cheleden (then Chairman of the Board) and Skip as CEO took on the task of rebuilding and together they developed the vision for what WSFS stands for today. They focused on recruiting and retaining top talent, an intense focus on building and living our values and creating a culture that has been objectively evaluated as one of the strongest in the nation. This is simply impressive and humbling all in one.

**Before we look forward, it is important to reflect on where we have come from and Skip's incredible leadership during his tenure.** Skip was first hired by CG and the new Board in November 1990, when the bank was literally months from failure. He spent the first months cleaning up the balance sheet—writing down, selling off, and finding extra value in its assets—and more importantly, convincing regulators to give him time to save the then 160-year-old fixture in Delaware community banking.

*Continued on Page 10.*



This was in the midst of a deep banking recession, when there was understandably little regulatory patience, and was a truly heroic, storied effort. But Skip's talent, integrity, genuineness, faith, and determination made the difference.

**Skip then went on to cultivate a world-class Board, hire and mentor his successor, Mark, and step aside early so Mark could take over the leadership at the right time for the Company.** Mark in turn learned from Skip and did the same for his successor, Rodger. Skip also set in motion the WSFS culture of service, doing the right thing, learning, and openness—in communications and inclusion. Today, 30 years after Skip was hired and WSFS was near failure, the Company is ranked by Forbes as one of the top 10 banks in the U.S. for performance and quality; rated by Bank Director Magazine as a Top 5 bank for long-term value creation and sustainable fundamentals; and recognized by Gallup for its unique, transformational, and effective culture.

**Most important to all of you, shareholder returns while Skip has been in leadership roles have been phenomenal** (see the chart below). I note that Skip has always had a focus on the long term for the benefit of shareholders. He's also been very clear that we must earn our independence. The performance below is proof that when a long-term focus is combined with a great team and commitment to Associates, Customers, and Community, the results are impressive, and that independence is well earned.

If Willard Hall can be considered the George Washington and founding father of WSFS, Skip can be considered our Abraham Lincoln—he saved WSFS and gave it a new birth of freedom which it embraces and enhances to this day.

## Building on the Past and Focusing Forward

Turning our attention to the future, performance and the culture of the Board are critically important. For the last five years, I have had the opportunity to build upon the solid foundation of those that came before me; the commitment to a nimble Board and overall smaller number of Directors with more open dialog and Board process, constructive dissent, and regular evolution of membership. As Lead Director, in partnership with Mark and Rodger as successive chairs, I've benefited greatly from this early investment. I've had the opportunity to nurture and promote an already effective culture—in hopes of a continuous improvement model to support the Company year after year.

**Over the last year, Rodger and I have focused on continuing the evolution of our Boardroom culture.**

Through our regular discussions with each Director and with the team, we have worked to emphasize the importance of maintaining our entrepreneurial decision-making as we gain scale. We start by doing the right thing and focusing on the long term. And we must be willing to accept carefully considered risks to drive long term value. Making entrepreneurial decisions like launching Cash Connect, nurturing Beneficial's New Lane leasing

## Total Shareholder Return

	WSFS Bank	SNL US Banks > \$10B	S&P 500 Index	NASDAQ Bank Index	KBW Bank Index
1 year	3.62%	-19.81%	18.39%	-7.50%	-10.31%
3 year	-2.84%	-9.71%	48.82%	-3.56%	0.47%
5 year	45.71%	34.58%	102.96%	40.31%	53.12%
10 year	212.55%	115.89%	266.70%	141.24%	136.88%
30 year	8183.04%	1521.67%	2006.51%	2449.46%	754.38%

Since inception (05.26.1992)

*\*Calculated consistently as compared to up to seven other relevant indexes, as discussed in detail in prior Board letters, which can be seen at: [investors.wfsbank.com/financial-information](https://investors.wfsbank.com/financial-information)*

WSFS was honored recently when it was selected to join the S&P SmallCap 600 Index, effective March 1, 2021. The S&P SmallCap 600 measures the small-cap segment of the U.S. equity market and consists of 600 domestic stocks selected by Standard & Poor's Index Committee based on several factors, including financial performance and market capitalization.

business, and using some of the efficiencies of the Beneficial transaction to invest in next generation technology is an essential element of an effective Boardroom culture.

**With Skip’s impending retirement this year, we recognized we needed to strengthen the Board with more banking experience and risk management expertise.** Recognizing that, we launched a search last year to identify a Director steeped in banking and commercial credit risk. We were very pleased to have Nancy Foster join us late in the year and stand for election now. She brings deep experience in community banking and thoughtful risk management. We’ve already experienced the value she can add and look forward to much more of it in the years to come.

**Also, I am excited to welcome J.J. Wagner Davis as our next Lead Director.** Part of our Board culture is to rotate leadership roles. This brings a fresh perspective to each committee while also sharing the leadership load and allowing Directors to refresh themselves periodically. I will continue to serve you as a Director and Chair of the Fiduciary Committee, but J.J. brings her considerable administrative, cultural, and leadership talent to the fore as Lead Director.

**In the 1940’s as World War II drew to a close, Sir Winston Churchill captured an optimistic tone—“never let a good crisis go to waste.”** There is no understating the devastation and human tragedy of the pandemic in which I write this. But there is also an opportunity. Living to our values and principles, while maintaining our focus on the long term, we can build anew. As we refresh our Board and a new set of leaders

ascend, I see opportunities. **Not the least of these is the one to combine with Bryn Mawr Trust and elevate your Company to the premier locally led Bank in the Philadelphia market with unparalleled local wealth management capabilities.** As Skip Schoenhals departs, we are inspired to continue his legacy by taking a stronger place in our Community and elevating our service even further.

Thank you for your continued investment and support of WSFS.

Sincerely,  
Your WSFS Board of Directors



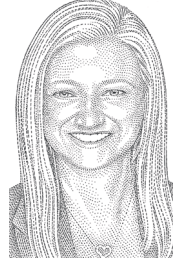
## Board of Directors



**Anat Bird**  
President & CEO  
SCB Forums, Ltd.



**Francis B. Brake**  
Chair, Integration and Delivery  
Transformation Subcommittee  
and Trust and Corporate  
Development Committees  
President, Epic Research, LLC



**Karen Dougherty  
Buchholz**  
Executive Vice President,  
Administration  
Comcast Corporation



**Jennifer Wagner Davis**  
Executive Vice President  
& Chief Operating Officer  
University of Virginia



**Michael J. Donahue**  
Advisory Partner,  
NewSpring Capital  
Former Chief Operating Officer,  
KPMG Consulting, Inc.



**Eleuthère I. du Pont**  
Lead Independent Director,  
Chair, Corporate Governance  
and Nominating Committee  
President, The Longwood  
Foundation



**Nancy J. Foster**  
President and Chief Executive  
Officer of The Risk  
Management Association



**Christopher T. Gheysens**  
Chair, Audit and  
Trust Audit Committees,  
President & CEO  
Wawa, Inc.



**Rodger Levenson**  
Chairman, President & CEO  
WSFS Financial Corporation  
and WSFS Bank



**Marvin N. Schoenhals**  
Former Chairman,  
President & CEO WSFS Financial  
Corporation and WSFS Bank



**David G. Turner**  
Chair, Personnel and  
Compensation Committee  
Vice President & Partner  
North America Financial Services  
IBM Global Business Services



**Mark A. Turner**  
Former Executive Chairman,  
President & CEO WSFS Financial  
Corporation and WSFS Bank

**A tremendous round of applause**  
to Marvin "Skip" Schoenhals as he retires from the Board in April.  
**Thank you** for making WSFS Bank who we are today.

## Forward-Looking Statements

This Annual Report contains estimates, predictions, opinions, projections and other “forward-looking statements” as that phrase is defined in the Private Securities Litigation Reform Act of 1995. Such statements include, without limitation, references to the Company’s predictions or expectations of future business or financial performance as well as its goals and objectives for future operations, financial and business trends, business prospects and management’s outlook or expectations for earnings, revenues, expenses, capital levels, liquidity levels, asset quality or other future financial or business performance, strategies or expectations. The words “believe,” “expect,” “anticipate,” “plan,” “estimate,” “target,” “project” and similar expressions, among others, generally identify forward-looking statements. Such forward-looking statements are based on various assumptions (some of which may be beyond the Company’s control) and are subject to risks and uncertainties (which change over time) and other factors which could cause actual results to differ materially from those currently anticipated. Such risks and uncertainties include, but are not limited to: difficult market conditions and unfavorable economic trends in the United States generally, and particularly in the markets in which the Company operates and in which its loans are concentrated, including possible declines in housing markets, an increase in unemployment levels and slowdowns in economic growth, including as a result of the novel coronavirus, or COVID-19, pandemic; possible additional loan losses and impairment of the collectability of loans, particularly as a result of the COVID-19 pandemic and the policies and programs implemented by the Coronavirus Aid, Relief, and Economic Security Act, as amended, or CARES Act, including its automatic loan forbearance provisions and the Company’s Paycheck Protection Program (PPP) lending activities; additional credit, fraud and litigation risks associated with our PPP lending activities; the economic and financial impact of federal, state and local emergency orders and other actions taken in response to the COVID-19 pandemic; the Company’s level of nonperforming assets and the costs associated with resolving problem loans including litigation and other costs and complying with government-imposed foreclosure moratoriums; changes in market interest rates, which may increase funding costs and reduce earning asset yields and thus reduce margin; the impact of changes in interest rates and the credit quality and strength of underlying collateral and the effect of such changes on the market value of the Company’s investment securities portfolio; the credit risk associated with the substantial amount of commercial real estate, construction and land development and commercial and industrial loans in the Company’s loan portfolio; the extensive federal and state regulation, supervision and examination governing almost every aspect of the Company’s operations and potential expenses associated with complying with such regulations; the Company’s ability to comply with applicable capital and liquidity requirements (including the effect of the transition to the Current Expected Credit Losses (CECL) methodology for allowances and related adjustments), including its ability to generate liquidity internally or raise capital on favorable terms; possible changes in trade, monetary and fiscal policies and stimulus programs, laws and regulations and other activities of governments, agencies, and similar organizations, and the uncertainty of the short- and long-term impacts of such changes; any impairments of the Company’s goodwill or other intangible assets; conditions in the financial markets, including the destabilized economic environment caused by the COVID-19 pandemic, that may limit the Company’s access to additional funding to meet its liquidity needs; the intention of the United Kingdom’s Financial Conduct Authority (FCA) to cease support of London Inter-Bank Offered Rate (LIBOR) and the transition to an alternative reference interest rate, such as the Secured Overnight Funding Rate (SOFR), including methodologies for calculating the rate that are different from the LIBOR methodology and changed language for existing and new floating or adjustable rate contracts; the success of the Company’s growth plans, including its plans to grow the commercial small business leasing portfolio and residential mortgage, small business and Small Business Administration (SBA) portfolios; the successful integration of acquisitions; the Company’s ability to fully realize the cost savings and other benefits of its acquisitions, manage risks related to business disruption following those acquisitions, and post-acquisition Customer acceptance of the Company’s products and services and related Customer disintermediation; negative perceptions or publicity with respect to the Company generally and, in particular, the Company’s trust and wealth management business; failure of the financial and operational controls of the Company’s Cash Connect® division; adverse judgments or other resolution of pending and future legal proceedings, and cost incurred in defending such proceedings; the Company’s reliance on third parties for certain important functions, including the operation of its core systems, and any failures by such third parties; system failures or cybersecurity incidents or other breaches of the Company’s network security, particularly given widespread remote working arrangements; the Company’s ability to recruit and retain key Associates; the effects of problems encountered by other financial institutions that adversely affect the Company or the banking industry generally; the effects of weather and natural disasters such as floods, droughts, wind, tornadoes and hurricanes as well as effects from geopolitical instability, public health crises and man-made disasters including terrorist attacks; the effects of regional or national civil unrest (including any resulting branch or ATM closures or damage); possible changes in the speed of loan prepayments by the Company’s Customers and loan origination or sales volumes; possible changes in the speed of prepayments of mortgage-backed securities (MBS) due to changes in the interest rate environment, particularly as a result of the COVID-19 pandemic, and the related acceleration of premium amortization on prepayments in the event that prepayments accelerate; regulatory limits on the Company’s ability to receive dividends from its subsidiaries and pay dividends to its stockholders; any reputation, credit, interest rate, market, operational, litigation, legal, liquidity, regulatory and compliance risk resulting from developments related to any of the risks discussed above; and other risks and uncertainties, including those discussed herein under the heading “Risk Factors” and in other documents filed by the Company with the Securities and Exchange Commission (SEC) from time to time.

These risks and uncertainties and other risks and uncertainties that could adversely affect our business, results of operations, financial condition or future prospects are discussed in our Annual Report on Form 10-K, including under the heading “Risk Factors,” and in other documents filed by the Company with the SEC.

The Company cautions readers not to place undue reliance on any such forward-looking statements, which speak only as of the date they are made. The Company disclaims any duty to revise or update any forward-looking statement, whether written or oral, that may be made from time to time by or on behalf of the Company for any reason, except as specifically required by law.

## Stockholder Information

Stockholders or others seeking information regarding the Company may call or write:

### **WSFS Financial Corporation**

#### **Investor Relations**

WSFS Bank Center  
500 Delaware Avenue  
Wilmington, DE 19801  
302-504-9857  
stockholderrelations@wsfsbank.com

### **Transfer Agent**

American Stock Transfer & Trust Company, LLC  
6201 15th Avenue  
Brooklyn, NY 11219  
877-864-4747

### **Website**

wsfsbank.com

